

**GOVERNMENT OF ANDHRA PRADESH**  
**A B S T R A C T**

A.P. State Disaster Response and Fire Services Department – Sanction of Group Personal Accident Policy for A.P. State Disaster Response and Fire Services Department Personnel – Orders – Issued

**HOME (PRISONS.A) DEPARTMENT**

**G.O.Ms.No. 285**

**DATED:01-11-2010**

**Read the following:-**

- 1.From the Director General, A.P. State Disaster Response and Fire Services, Hyderabad, Rc.No.6164/E1/2004, dated 11-09-2009.
- 2.Govt., Memo No.26782/Pri.A/A2/2009-4, dated 09-06-2010.
- 3.From the Director General, A.P. State Disaster Response and Fire Services, Hyderabad, Rc.No.6164/E1/2004, dated 03-08-2010.

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**O R D E R:**

In the reference 1<sup>st</sup> read above, the Director General, A.P. State Disaster Response and Fire Services, Hyderabad, has stated that the operational staff and Officers of the Department respond to Fire and Emergency calls, and prevent loss of life and property due to out break of fire, accidents and disasters.

2. The Director General, A.P. State Disaster Response and Fire Services, Hyderabad, has also stated that operational personnel and Officers of A.P. State Disaster Response and Fire Services Department are exposed to the following risks while conducting fire fighting and rescue operations during emergencies:-

(a) The operational staff are exposed to the risks of death, injury, inhalation of smoke and toxic gases, head injuries, burns, thermal injury due to exposure to extreme heat and high temperatures.

(b) The operational staff are exposed to the risks of eye strain due to exposure to combustion products viz. carbon monoxide, carbon di-oxide, and toxic gases and dust while attending to Fire and Rescue calls.

3. The Director General, A.P. State Disaster Response and Fire Services, Hyderabad, has stated that the risk to life has further increased to the Officers & Personnel of A.P. State Disaster Response and Fire Services Department, while conducting search and rescue operations in all emergencies viz. building collapse, road & train accidents, fly over collapse, floods, cyclones, earth quakes etc, and as such it was considered necessary to provide Group Insurance for the entire force of the Department, and proposed to implement "**Group Personal Accident Policy for Fire and Emergency Services Personnel**" to cover the personnel of A.P. State Disaster Response and Fire Services Department against un-natural deaths while conducting Fire Fighting & Rescue Operations, Mock Drills, Demonstrations and Inspection of Hazardous premises and practically covering all the risks to which the personnel are exposed to round the clock.

4. The Director General, A.P. State Disaster Response and Fire Services, Hyderabad, has further stated that according to the said scheme, the Insurance is taken group wise for various ranks and the policy will be issued on the basis of ranks, and there is no need to furnish the individual names. The employees covered in each rank will be

furnished to the company and variation in the number of employees will be intimated to Insurance Company from time to time and premium will be charged according to the strength of the force. The Department Certificate about the deceased having been on the rolls of the force at the time of death and cause of the death is sufficient to settle the claim.

5. The Director General, A.P. State Disaster Response and Fire Services, Hyderabad, has reported that the National Insurance Company has offered the following Group Personnel Accident Policy for A.P. State Disaster Response and Fire Services Department:-

- i) As per Standard Group PA Insurance Policy (named persons policy).
- ii) The sum insured is taken as Rs. 1.00 lakh for 4000 Personnel and Rs. 2.00 lakh for 1000 Personnel.
- iii) Table of cover offered is Table 1A which covers lives and limbs of employees (deaths, loss of two limbs, loss of one limb and Permanent Total Disablement as per policy).
- iv) Additional benefits include expenses incurred for transportation of Insured's dead body to the place of residence and the benefit shall range between Rs. 500/- to Rs. 5000/- depending on the circumstances and merits of particular case.
- v) Education Fund to children of insured: (a) if the insured has one dependent child below the age of 25 years, the benefit shall be Rs. 5000/- and if the insured has two dependent children below the age of 25 years, the benefit shall be Rs. 10,000/-.
- vi) Service Tax shall be charged as applicable as on date of commencement of risk.
- vii) The Premium including ST @ 10.36% works out to Rs. 4,71, 533/- (Rupees four lakhs seventy one thousand five hundred and thirty three only).

The sum proposed to be insured in respect of each category are as follows:-

Sl.No	Category	Sum proposed
i)	Firemen, Driver Operators and Leading Firemen.	Rs. 1.00 lakh
ii)	Station Fire Officers and Assistant District Fire Officers.	Rs. 2.00 lakhs
iii)	District Fire Officers.	Rs. 3.00 lakhs

6. The Director General, A.P. State Disaster Response and Fire Services, Hyderabad, has requested that the premium for the Group Insurance may be met by the Government up to the rank of District Fire Officer.

7. The Government after careful consideration, hereby accord approval to the proposal of the Director General, A.P. State Disaster Response and Fire Services, Hyderabad and sanction the same for implementation of the welfare scheme of "**Group Personal Accident Policy for Fire and Emergency Services Personnel**" at par with the Police personnel issued vide G.O.Ms.No.133, Home (Police.A) Department, dated 05-04-1988.

9. The Director General, A.P. State Disaster Response and Fire Services, Hyderabad, is requested to submit necessary proposals for provision and release of funds required towards payment of premium duly indicating the Head of Account to which the expenditure is debit able.

10. This order issues with the concurrence of Finance (Exp.Home) Department, vide U.O.No.9619/364/Exp.Home/A2/2010, dated 08-10-2010.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**BHANWAR LAL,  
PRINCIPAL SECRETARY TO GOVERNMENT**

To

The Director General, A.P. State Disaster Response and  
Fire Services, Hyderabad.

The Accountant General (A&E), A.P., Hyderabad.

Copy to:

The Finance (Exp.Home) Department.

The Home (Prisons.B) Department.

The P.S. to Minister (Home)

SF/SC.

**//FORWARDED::BY ORDER//**

**SECTION OFFICER**